

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael F. Fox
Karen J. Fox
Debtors

Case No. 15-01102-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db/jdb
4620536 +Michael F. Fox, Karen J. Fox, 414 East Main Street, Mechanicsburg, PA 17055-6515
4635566 +7 West Main Street, Mechanicsburg, PA 17055-6230
4620543 +AP Account Services LLC, 9311 San Pedro Avenue, Suite 600, San Antonio, TX. 78216-4459
4620545 +Boscovs, Po Box 71106, Charlotte, NC 28272-1106
4620547 +Citi Cards, Po Box 790345, St Louis, MO 63179-0345
4879353 Colonial Savings & Loan, 20600 West Fwy, Fort Worth, TX 76102
4620549 Colonial Savings, F.A., 2626B West Freeway, Fort Worth, TX 76102
Department Of Public Welfare, Bureau Of Program Integrity, Po Box 8486,
Harrisburg, PA 17105-8486
4620551 +E.L. Diffenbaugh Associates, 25 Broad St., Newville, PA 17241-1501
4620535 +Fox Karen J, 414 East Main Street, Mechanicsburg, PA 17055-6515
4620565 +Fox Karen J, 414 East Main Street, Mechanicsburg, PA 17055-6515
4620534 +Fox Michael F, 414 East Main Street, Mechanicsburg, PA 17055-6515
4620555 +Newville Water & Sewer, 4 West Street, Newville, PA 17241-1032
4620556 +Northland Group Inc., Po Box 390846, Minneapolis, MN 55439-0846
4620558 +Royers Flowers, Po Box 330, Lebanon, PA 17042-0330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4620537 EDI: ARSN.COM Jun 10 2020 23:43:00 Associated Recovery Systems, Po Box 469046,
Escondido, CA 92046-9046
4620539 EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank Of America, Po Box 982235,
El Paso, TX 79998-2235
4620538 EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
4620541 EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank Of America, Po Box 5170,
Simi Valley, CA 93062-5170
4620542 +EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank Of America, Po Box 15019,
Wilmington, DE 19850-5019
4620540 +EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank of America, 1800 Tapo Canyon,
Simi Valley, CA 93063-6712
4670657 EDI: WFFC.COM Jun 10 2020 23:43:00 Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
4670985 +EDI: BANKAMER.COM Jun 10 2020 23:43:00 Bank of America, N.A., P.O. Box 5170,
Simi Valley, CA 93062-5170
4620544 EDI: CAPITALONE.COM Jun 10 2020 23:43:00 Capital One Bank, Po Box 85015,
Richmond, VA 23285-5015
4649866 EDI: BL-BECKET.COM Jun 10 2020 23:43:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4653540 +EDI: BASSASSOC.COM Jun 10 2020 23:43:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
4620546 EDI: CITICORP.COM Jun 10 2020 23:43:00 Citibank South Dakota, Po Box 6500,
Sioux Falls, SD 57117-6500
4620550 EDI: DISCOVER.COM Jun 10 2020 23:43:00 Discover Financial Services, Po Box 15316,
Wilmington, DE 19850
4622326 EDI: DISCOVER.COM Jun 10 2020 23:43:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4620552 +E-mail/Text: bankruptcy@fnbcinc.com Jun 10 2020 19:44:46
First National Collection Bureau In, 610 Waltham Way, Sparks, NV 89437-6695
4620553 +E-mail/Text: bankruptcy@huntington.com Jun 10 2020 19:46:48 Huntington National Bank,
Po Box 1558 Dept. Eaw25, Columbus, OH 43216-1558
4620554 E-mail/Text: bncnotices@becket-lee.com Jun 10 2020 19:46:34 Kohls, Po Box 2983,
Milwaukee, WI 53201-2983
4672935 EDI: PRA.COM Jun 10 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4647471 E-mail/Text: bankruptcy@psecu.com Jun 10 2020 19:47:02 PSECU, P O BOX 67013,
HARRISBURG, PA 17106-7013
4637610 E-mail/Text: ebn@vativrecovery.com Jun 10 2020 19:46:39 Palisades Collections, LLC,
VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC,
P.O. Box 40728, Houston, TX 77240-0728
4620557 E-mail/Text: bankruptcy@psecu.com Jun 10 2020 19:47:03
Pennsylvania State Employees Fcu, Po Box 67013, Harrisburg, PA 17106-7013
4620561 EDI: RMSC.COM Jun 10 2020 23:43:00 SYNCRB/PAYPAL, Po Box 965005, Orlando, FL 32896-5005
4620562 EDI: RMSC.COM Jun 10 2020 23:43:00 SYNCHRONY AMAZON, Po Box 960013,
Orlando, FL 32896-0013
4620559 EDI: SEARS.COM Jun 10 2020 23:43:00 Sears Cbna, Po Box 6282,
Sioux Falls, SD 57117-6282
4620560 +EDI: NEXTEL.COM Jun 10 2020 23:43:00 Sprint, Po Box 105243, Atlanta, GA 30348-5243
4620563 EDI: CITICORP.COM Jun 10 2020 23:43:00 The Home Depot, Po Box 6497,
Sioux Falls, SD 57117-6497
4622492 +E-mail/Text: bankruptcy@huntington.com Jun 10 2020 19:46:48 The Huntington National Bank,
P.O. Box 89424, Cleveland, OH 44101-6424

TOTAL: 27

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4620566* +7 West Main Street, Mechanicsburg, PA 17055-6230
 4620567* Associated Recovery Systems, Po Box 469046, Escondido, CA 92046-9046
 4620569* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998-2235)
 4620568* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 4620571* Bank Of America, Po Box 5170, Simi Valley, CA 93062-5170
 4620572* +Bank Of America, Po Box 15019, Wilmington, DE 19850-5019
 4620570* +Bank of America, 1800 Tapo Canyon, Simi Valley, CA 93063-6712
 4620573* Boscovs, Po Box 71106, Charlotte, NC 28272-1106
 4620574* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank, Po Box 85015, Richmond, VA 23285-5015)
 4620575* +Citi Cards, Po Box 790345, St Louis, MO 63179-0345
 4620576* Citibank South Dakota, Po Box 6500, Sioux Falls, SD 57117-6500
 4620577* Colonial Savings & Loan, 20600 West Fwy, Fort Worth, TX 76102
 4620580* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Financial Services, Po Box 15316, Wilmington, DE 19850)
 4620578* Debt Recovery Solutions, 900 Merchants Concourse Suite 106, Westbury, NY 11590-5114
 4620579* Department Of Public Welfare, Bureau Of Program Integrity, Po Box 8486, Harrisburg, PA 17105-8486
 4620581* +E.L. Diffenbaugh Associates, 25 Broad St., Newville, PA 17241-1501
 4620582* +First National Collection Bureau In, 610 Waltham Way, Sparks, NV 89437-6695
 4620564* +Fox Michael F, 414 East Main Street, Mechanicsburg, PA 17055-6515
 4620583* +Huntington National Bank, Po Box 1558 Dept. Eaw25, Columbus, OH 43216-1558
 4620584* Kohls, Po Box 2983, Milwaukee, WI 53201-2983
 4620585* +Newville Water & Sewer, 4 West Street, Newville, PA 17241-1032
 4620586* +Northland Group Inc., Po Box 390846, Minneapolis, MN 55439-0846
 4620587* Pennsylvania State Employees Fcu, Po Box 67013, Harrisburg, PA 17106-7013
 4620588* +Royers Flowers, Po Box 330, Lebanon, PA 17042-0330
 4620591* SYNCB/PAYPAL, Po Box 965005, Orlando, FL 32896-5005
 4620592* SYNCHRONY AMAZON, Po Box 960013, Orlando, FL 32896-0013
 4620589* Sears Chna, Po Box 6282, Sioux Falls, SD 57117-6282
 4620590* +Sprint, Po Box 105243, Atlanta, GA 30348-5243
 4620593* The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 4620548* ##Debt Recovery Solutions, 900 Merchants Concourse Suite 106, Westbury, NY 11590-5114
 TOTALS: 0, * 29, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 Gregory S Hazlett on behalf of Debtor 2 Karen J. Fox adlitem@pa.net
 Gregory S Hazlett on behalf of Debtor 1 Michael F. Fox adlitem@pa.net
 Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. josh.goldman@padgettlawgroup.com,
 bkgroup@kmlawgroup.com
 Richard M Squire on behalf of Creditor COLONIAL SAVINGS lcolwell@squirelaw.com,
 copenheimer@squirelaw.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert M. Kline on behalf of Creditor COLONIAL SAVINGS rkline@squirelaw.com,
rmklinelaw@aol.com
Sarah K. McCaffery on behalf of Creditor COLONIAL SAVINGS smccaffery@squirelaw.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Michael F. Fox</u>	Social Security number or ITIN	xxx-xx-0845
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Karen J. Fox</u>	Social Security number or ITIN	xxx-xx-6586
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-01102-HWV			

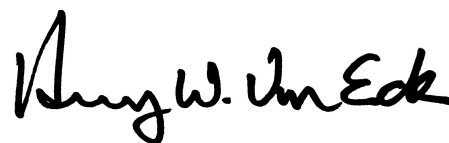
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael F. Fox

Karen J. Fox

**By the
court:**6/10/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.